

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 19-17880-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Albert J. DiCARLO  
15 Sheep Hill Road  
Boonton, NJ 07005

Social Security No.:  
xxx-xx-8285

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/1/19  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: July 1, 2019

JAN: rh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Albert J. DiCARLO  
 Debtor

Case No. 19-17880-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 132Page 1 of 2  
Total Noticed: 16

Date Rcvd: Jul 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2019.

db +Albert J. DiCARLO, 15 Sheep Hill Road, Boonton, NJ 07005-8905  
 cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132  
 518238696 +Anesthesia Associates of Morristown, c/o Gem Recovery Systems, 800 Kinderkamack Road, Suite 206N, Oradell, NJ 07649-1554  
 518190429 +Anesthesia Associates of Morristown, PA, PO Box 24002, Newark, NJ 07101-0410  
 518190431 +Dave Wilson, 807 Cedar Street, Unit 2, Boonton, NJ 07005-1566  
 518190432 +Dawn M. Casey, 15 Sheep Hill Road, Boonton, NJ 07005-8905  
 518190434 +Gem Recovery Systems, 90 Kinderkamack Road, Westwood, NJ 07675-3022  
 518319995 +Reverse Mortgage Solutions, Inc., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 518190435 +Summit Medical Group, 1 Diamond Hill Road, Berkeley Heights, NJ 07922-2104  
 518316287 The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 518190436 +The Bank of New York Mellon/Mr. Cooper, KLM Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 518190437 Wilmington Savings Fund Society, FSB, Attn. McCalla, Raymer, Leibert, Pierce, LLC, 485F US Highway 1S, Suite 300, Iselin, NJ 08830  
 518324175 +Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 02 2019 01:09:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 02 2019 01:09:40 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518190430 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 02 2019 01:13:55 Capital One Bank (USA), N.A., Attn. Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr\* +Reverse Mortgage Solutions, INC., Robertson, Anschutz & Schneid, P. L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853  
 518190433\* +Dawn M. Casey, 15 Sheep Hill Road, Boonton, NJ 07005-8905

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2019

Signature: /s/Joseph Speetjens


---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John A. Lipowski on behalf of Debtor Albert J. DiCARLO jal1001@aol.com

Laura M. Egerman on behalf of Creditor Reverse Mortgage Solutions, INC. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Marie-Ann Greenberg magecf@magrtrustee.com

Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI rsolarz@kmllawgroup.com

District/off: 0312-2

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 16

Date Rcvd: Jul 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Robert P. Saltzman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust c/o  
Rushmore Loan Management Services dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7